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DATE: June 14, 2001

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FROM: Douglas S. Johnson

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Our File: SJ-10321US

Re: **United States Patent Application No. 09/188,827**
Title: Lender and Insurer Transaction Processing System and Method
Applicant: John Francis Regan

I HEREBY CERTIFY THAT THIS PAPER IS FACSIMILE TRANSMITTED TO THE
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Jennifer McGowan
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June 14, 2001
Date

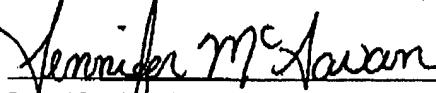
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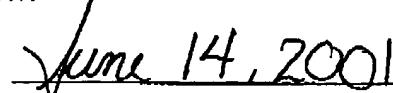
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: John Francis Regan

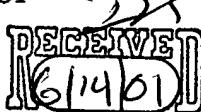
Title: **Lender and Insurer Transaction Processing System and Method**

Art Unit:

2161

Serial No.: 09/188,827
Filed: November 9, 1998
Our Reference: SJ-10321US

OFFICIAL



133 Richmond Street West, Suite 301
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June 14, 2001

VIA FACSIMILE

The Commissioner of Patents and Trademarks
Washington, D.C. 20231

Attention: Examiner J. Hayes

Dear Sir:

This is responsive to the Examiner's Notice of Non Compliance of May 14, 2001 in the above-identified patent application.

Kindly amend this application as follows:

IN THE CLAIMS:

Amend Claim 1 as follows:

- 1.(amended) A method for transaction processing, comprising the steps of:
receiving transaction information for a transaction;